

Fill in this information to identify your case and this filing

Debtor 1 Vance Strader
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: Western PA District of PA
Case number 2020346

FILED

2020 MAR -9 P 4:24

CLERK
U.S. BANKRUPTCY COURT
PITTSBURGH

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

1.1. 231 Yosemite dr
Street address, if available, or other description

Pgh PA 15235
City State ZIP Code

Allegheny
County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: I have a set off see GAAP

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$106,000 Current value of the portion you own? \$106,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

fee simple

☒ Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2. 7234 Kedron st
Street address, if available, or other description

Pgh PA 15235
City State ZIP Code

Allegheny
County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: I have

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$20,000 Current value of the portion you own? \$20,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

fee simple

☒ Check if this is community property (see instructions)

attachment

Fill in this information to identify your case and this filing.

Debtor 1 LANCE STADER
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of Pg

Case number 2020346

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

4 7218 Somerset St
Street address, if available, or other description
Pg h Pg 15235

City State ZIP Code

Allegheny
County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$28,000 Current value of the portion you own? \$25,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

fee simple

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

B 8434 Dersam St
Street address, if available, or other description
Pg h Pg 15235

City State ZIP Code

Allegheny
County

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: I have a 2nd flr see GAAP

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$30,000 Current value of the portion you own? \$30,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

attachment

Fill in this information to identify your case and this filing

Debtor 1 Vance Strader
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of Pg

Case number 2020346

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.

☒ Yes. Where is the property?

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: I have a set off see GAAP

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$35,000
Current value of the portion you own? \$35,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

fee simple

☐ Check if this is community property (see instructions)

If you own or have more than one, list here:

What is the property? Check all that apply.

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: I have a set off

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? \$35,000
Current value of the portion you own? \$35,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

fee simple

☐ Check if this is community property (see instructions)

8446 Persim St
Pgh Pa 15235
City State ZIP Code
Allegheny
County

4525 Pershing St
Pgh Pa 15235
City State ZIP Code
Allegheny
County

Debtor 1

First Name Middle Name Last Name

Case number (if known)

2020346

1.3.

Street address, if available, or other description

432 Ella
Wilkinburg 15221
City State ZIP CodeAllegheny
County

What is the property? Check all that apply.

- ☐ Single-family home
☒ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☒ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: I have a set off see GAAP

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$40,000 \$40,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

fee simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.

\$294,000

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1. Make:

Model:

Year:

Approximate mileage:

Other information:

ACURA
RDX
2010
220.00

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$3,000 \$3,000

If you own or have more than one, describe here:

3.2. Make:

Model:

Year:

Approximate mileage:

Other information:

TOYOTA
YARIS
2007
230.00

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$2,000 \$2,000

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Vance Strader

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3.3. Make:

Model:

Year:

Approximate mileage:

Other information:

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)
Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$ 3000

\$ 3000

3.4. Make:

Model:

Year:

Approximate mileage:

Other information:

Who has an interest in the property? Check one.

- ☒ Debtor 1 only
☒ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)
Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$ 500

\$ 500

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

4.1. Make:

Model:

Year:

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)
Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$

\$

If you own or have more than one, list here:

4.2. Make:

Model:

Year:

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)
Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$

\$

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here



\$ 8,500

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

2020346

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe.....

all of the above

\$ 2000

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No☒ Yes. Describe.....

all of the above

\$ 1800

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No☐ Yes. Describe.....

\$

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis, canoes and kayaks; carpentry tools; musical instruments

☐ No☒ Yes. Describe.....

all not crossed out

\$ 1200

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No☐ Yes. Describe.....

\$

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No☒ Yes. Describe.....

close on coats, shoes

\$ 3200

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No☐ Yes. Describe.....

\$

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☒ No☐ Yes. Describe.....

\$

14. Any other personal and household items you did not already list, including any health aids you did not list☒ No☐ Yes. Give specific information.

\$

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$ 8200.00

Debtor 1

First Name Middle Name Last Name

Case number (if known)

2020346

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No☒ Yes

Cash: \$ 1200

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☒ No☐ Yes

Institution name:

17.1. Checking account:

PNC

\$ 75.00

17.2. Checking account:

Huntington

\$ 1000.00

17.3. Savings account:

Huntington

\$ 500.00

17.4. Savings account:

\$

17.5. Certificates of deposit:

\$

17.6. Other financial account:

\$

17.7. Other financial account:

\$

17.8. Other financial account:

\$

17.9. Other financial account:

\$

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☒ No☐ Yes

Institution or issuer name:

\$

\$

\$

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes. Give specific information about them

Name of entity:

% of ownership:

0% %

\$

0% %

\$

0% %

\$

First Name

Middle Name

Last Name

- ☒ No
☐ Yes. Give specific information about them.....

Issuer name:

\$ _____
\$ _____
\$ _____

- ☒ No
- ☐ Yes. List each account separately.

Type of account:

Institution name:

401(k) or similar plan:

Pension plan:

IRA:

Retirement account:

Keogh:

Additional account:

Additional account:

\$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____

- ☐ No
- ☐ Yes.....

Institution name or individual:

Electric:

Gas:

Heating oil:

Security deposit on rental unit:

Prepaid rent:

Telephone:

Water:

Rented furniture:

Other:

Peoples Gas

Rhonda and Jordan Fox

wpjwg

\$

\$ 200.00

\$

\$

\$

\$

\$

\$

\$ 8000 -

\$

\$ 350 =

\$

- ☒ No
- ☐ Yes..... Issuer name and description:

Issuer name and description:

\$ _____
\$ _____
\$ _____

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

2020 346

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

_____ \$ _____

_____ \$ _____

_____ \$ _____

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☐ No☒ Yes. Give specific information about them....

Equity Trust

\$ 1800

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No☐ Yes. Give specific information about them....

\$ _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ No☐ Yes. Give specific information about them....

\$ _____

Money or property owed to you?**Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.

Federal: \$ _____

State: \$ _____

Local: \$ _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No☐ Yes. Give specific information.....

Alimony: \$ _____

Maintenance: \$ _____

Support: \$ _____

Divorce settlement: \$ _____

Property settlement: \$ _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No☐ Yes. Give specific information.....

\$ 100,000

Debtor 1

First Name

Middle Name

Last Name

Document

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Case number (if known)

2010346

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No☒ Yes. Name the insurance company of each policy and list its value. ...

Company name:

Beneficiary:

Surrender or refund value:

Lincoln Heritage
Keystone NationalSon
Son\$ 2500
\$ 450.000
\$**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ No☒ Yes. Give specific information.

231 Yosemite Dr 7234 Kedon St \$126.000

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☐ No☒ Yes. Describe each claim.

unpaid rent \$35,000

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims☐ No☒ Yes. Describe each claim.I have set off an alleged mortgage \$260,000
Houses I listed see GAAP**35. Any financial assets you did not already list**☐ No☒ Yes. Give specific information.check deposit liabilities owed to me
from Frictional Banking, see 12 USC 18 and UCC 4**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here**~~\$86,627~~
878,277**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☐ No. Go to Part 6.☒ Yes. Go to line 38.

1045 silverdale st Pgh Pa 15221

Current value of the portion you own?

Do not deduct secured claims or exemptions.

18,000

38. Accounts receivable or commissions you already earned☒ No☐ Yes. Describe.

\$

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No☐ Yes. Describe.

\$

Debtor 1

First Name Middle Name Last Name

Case number (if known)

2020346

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☐ No☒ Yes. Describe.....

Tools and appliances

\$ 1,600

41. Inventory

☐ No☐ Yes. Describe.....

\$

42. Interests in partnerships or joint ventures

☐ No☐ Yes. Describe.....

Name of entity:

% of ownership:

%

\$

%

\$

%

\$

43. Customer lists, mailing lists, or other compilations

☐ No☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☐ No☐ Yes. Describe.....

\$

44. Any business-related property you did not already list

☐ No☐ Yes. Give specific information

\$

\$

\$

\$

\$

\$

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here

→

\$ 19,600

Part 6:

Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.☐ Yes. Go to line 47.**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

☐ No☐ Yes

\$

Debtor 1

First Name

Middle Name

Last Name

Document

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Case number (if known)

2020346

48. ~~Crops~~ either growing or harvested☒ No☐ Yes. Give specific information.....

\$

49. ~~Farm and fishing equipment, implements, machinery, fixtures, and tools of trade~~☒ No☐ Yes.....

\$

50. ~~Farm and fishing supplies, chemicals, and feed~~☒ No☐ Yes.....

\$

51. ~~Any farm- and commercial fishing-related property you did not already list~~☒ No☐ Yes. Give specific information.....

\$

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here →

\$

200,000

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No☐ Yes. Give specific information.....

\$

\$

\$

54. Add the dollar value of all of your entries from Part 7. Write that number here →

\$

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 →

\$ 294,000

56. Part 2: Total vehicles, line 5

\$ 8500

57. Part 3: Total personal and household items, line 15

\$ 8200

58. Part 4: Total financial assets, line 36

\$ 878,777

59. Part 5: Total business-related property, line 45

\$ 19,600

60. Part 6: Total farm- and fishing-related property, line 52

\$ 0

61. Part 7: Total other property not listed, line 54

+\$ 0

62. Total personal property. Add lines 56 through 61.

\$ 915,077

Copy personal property total →

+\$ 915,077

63. Total of all property on Schedule A/B. Add line 55 + line 62.....

\$ 1,209,077

Fill in this information to identify your case

Debtor 1 VANCE STRADER
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of PA

Case number 2020 346
(if known)

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>All my Houses are exempt</u> Line from <i>Schedule A/B</i> : _____		<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	All houses are exempt see senate document 43
Brief description: _____ Line from <i>Schedule A/B</i> : _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Original Land patent from William Penn can't be used
Brief description: _____ Line from <i>Schedule A/B</i> : _____	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Federal reserve note are exempt from state taxation see

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
☐ No
☐ Yes

Memphis Bank v. Garner, US Suprem Court

Fill in this information to identify your case

Debtor 1 Vance Strader
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) Western
First Name Middle Name Last Name

United States Bankruptcy Court for the District of P.A.

Case number 2020 346
(If known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
---	--	--------------------------------------

2.1	<p><u>US Bank</u></p> <p>Creditor's Name <u>7950 Cypress</u> <small>Number Street</small></p> <p><u>Water Blvd</u> <small>City State ZIP Code</small></p> <p><u>Coppell TX 75019</u></p> <p>Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred <u>2007</u></p>	<p>Describe the property that secures the claim: <u>231 Yosemite dr Pgh Pa 15235</u></p> <p>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <u>alleged</u> <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>offset liabilities</u></p> <p>Last 4 digits of account number <u>0973</u></p>	<p>\$ <u>106,000</u></p> <p>\$ <u>106,000</u></p> <p>\$ <u>106,000</u></p>
2.2	<p><u>Jordan Tax</u></p> <p>Creditor's Name <u>7100 Baptist Rd</u> <small>Number Street</small></p> <p><u>Bethel Park</u> <small>City State ZIP Code</small></p> <p><u>P.A. 15102</u></p> <p>Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt</p> <p>Date debt was incurred <u>2015</u></p>	<p>Describe the property that secures the claim: <u>7234 Kedron Pgh Pa 15208</u></p> <p>As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed</p> <p>Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input checked="" type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>set off bill of exchange US Legal Tender</u></p> <p>Last 4 digits of account number</p>	<p>\$ <u>4300</u></p> <p>\$ <u>20,000</u></p> <p>\$ <u>1500</u></p>

Add the dollar value of your entries in Column A on this page. Write that number here:

Debtor 1

Vance Strader
 First Name Middle Name Last Name

Case number (if known)

2020346

Additional Page**Part 1:**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A

Amount of claim
Do not deduct the
value of collateral.

Column B

Value of collateral
that supports this
claim

Column C

Unsecured
portion
If any

3

JTS
 Creditor's Name
 7100 Baptist Rd
 Number Street
 Bethel Park
 Pa 15105
 City State ZIP Code

Describe the property that secures the claim:

\$ 7000 \$ 2500 \$ 911

7218 ~~1218~~ Somerset
 Pgh Pa 15235

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred 2015

Last 4 digits of account number

bill of exchange Legal Tender

4

JTS
 Creditor's Name
 7100 Baptist Rd
 Number Street
 Bethel Park
 Pa 15105
 City State ZIP Code

Describe the property that secures the claim:

\$ 9315 \$ 40,000 \$ 911

8940 Dersom St
 Pgh Pa 15208

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred 2010

Last 4 digits of account number

bill of exchange Legal Tender

5

MBM
 Creditor's Name
 100 Purity Rd #
 Number Street
 Suit 3
 Penn Hills Pa 15235
 City State ZIP Code

Describe the property that secures the claim:

\$ 5000 \$ 40,000 \$ All

432 E 119 St
 Wilkinsburg Pa 15221

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred 2017

Last 4 digits of account number 0097

bill of exchange Legal Tender

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$
\$

Debtor 1

Vance Strader
 First Name Middle Name Last Name

Case number (if known)

2020346

Additional Page

Part 1:

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion if any
--	--	--

<input type="checkbox"/> PHH Creditor's Name 3000 Leidenhall Rd Number Street Mt Laurel City NJ 08054 State ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 12-22-05 Last 4 digits of account number 0186	Describe the property that secures the claim: 8436 Dersam St Pgh Pa 15235 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Nature of lien. Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) set off Payable liabilities \$ 14000 \$ 30,000 \$ All
<input type="checkbox"/> PWC Creditor's Name 300 First ave Number Street Pgh Pa 15219 City State ZIP Code Who owes the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 6-19-7 Last 4 digits of account number 8530	Describe the property that secures the claim: 8448 Dersam St Pgh Pa 15235 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) set off liabilities \$ 16,000 \$ 35,000 \$ All
<input type="checkbox"/> SPS Creditor's Name 2217 S. Decker Number Street Lake City City UT 84119 State ZIP Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred 7-23-04 Last 4 digits of account number 6694	Describe the property that secures the claim: 4320 E 3rd St Wilkesburg Pa 15221 As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) set off liabilities \$ 33000 \$ 45000 \$ All

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 194,000

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Additional Page**Part 1:****After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.****Column A****Amount of claim**
Do not deduct the value of collateral.**Column B****Value of collateral that supports this claim****Column C****Unsecured portion if any**

Describe the property that secures the claim:

\$6500

\$4000

\$911

Creditor's Name

Tax Services
7100 Baptist Rd

Number Street

Bethel Park

Pa 15102

City

State ZIP Code

8525 Pershing St
Pgh Pa 15235

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☒ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred 2013

Last 4 digits of account number

Describe the property that secures the claim:

\$40,000

\$40,000

\$911

Creditor's Name

Wells Fargo
1200 West 7th St

Number Street

Los Angeles

CA 90017

City

State ZIP Code

8525 Pershing St
Pgh Pa 15235

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Nature of lien. Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred 4/27/04

Last 4 digits of account number 7080 7481

Describe the property that secures the claim:

\$ \$ \$

Creditor's Name

Number Street

City

State ZIP Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

\$241,300

ATTECHMENT (A)

None of these fake creditors have a promissory note governed under article 3 of the UCC. They all have taken the promissory note to the Federal Reserve window, And exchanged it for credit which is called expanding the money supply, this process is not a loan. This process is called fractional banking which is explained in the Federal Reserve circulars and in their publication modern money mechanics on Page 6 and page 11. In fractional banking I'm in title to my deposit principal back from the promissory note and any checks deposited in my checking account and a bank and or financial institution as defined IRS publication 1212. IRS publication 1212 says I'm a nominee for a debt instrument and not a debtor.

Take judicial notice to the fact that I object to being called a debtor when my promissory notes have been treated as a check as defined in article 4 of the UCC an article 3- 104 d, c, e and f. All these fake creditors treated the my promissory notes as a deposit governed under Article 4 of The Uniform Commercial Code ,and title 12 United States code 1813 L1. The promissory notes are all destroyed because it was treated as a draft and/or order as Define in ucc 3-104 c,d, e and 4a of the Uniform Commercial Code. I am a private banker, the originator issuer, drawer and the maker of my own credit as defined in UCC 4a. A promissory note deposited is equivalent to cash as defined in Financial Accounting Standards Board 95 definition in the footnotes.

These instruments are governed under article 8 there is no holder in due course as governed under article 3 of The Uniform Commercial Code There are no creditor, lender ,mortgagee for my payments are being given to investors who buys securities from the receivables of my deposit that was Securitize to make a mortgage or a asset setback security and I am owed an offsetting liability . As defined in modern money mechanics by the Federal Reserve private bank as held in Lewis v US 680 f2d 1239. Pursuant to the term called the matching principle I am owed a liability as the define in 12 USC 1831 n (a)(2)(A) GAAP and in (3)(C) off-balance-sheet dealing with assets and liabilities that are owed to me the consumer and not a debtor on my own credit. Take judicial notice anyone filing a proof of claim is committing fraud on the court which is a crime of obstruction of justice when these individuals, Corporations and their attorneys AR claiming to be creditors, when they are securities intermediaries for a Securitized Trust for investors on Wall Street, security intermediaries are governed under article 8 of the Uniform Commercial Code.

Take judicial notice of my receivables from my deposits are what is securitized as defined in Financial Accounting Standards Board 140, definition on securitization. You cannot have a security in a promissory note at the same time one is governed under article 3 and the other one's government under article 8 of The Uniform Commercial Code.

Take judicial notice pursuant to 15 USC 78c a 10 says that a promissory note with the maturity date of more than nine months is a security and not a promissory note, anybody claimed to have a promissory note is committing fraud on the court.

Pursuant to 16 CFR 433.2 let's the investors know that the owner of the Securities which is me has claims and defenses and there is no holder in due course is the fine in 3 - 302 of the Uniform Commercial Code. If there is anybody with a claim of an injury of a financial loss even though there isn't it would be the investors on Wall Street who are receiving cash flow payments from the services for the pooling and servicing agreement, which I am an undisclosed third-party of the pooling and servicing agreement and I am also entitled to a set off for the dividends that are owed to me.

National Currency Act sections 27 and 28 says it's a high misdemeanor to circulated a promissory note. Financial institutions cannot hold real estate for more than 5 years.

Take judicial notice that section 53 says that if any financial institution violates any provision of this act forfeit any and all obligations for payment. These fake creditors say they have a promissory note that They countersigned and circulated that is a violation of the act. They have absolutely no claim for any type of payment. And they committed a misdemeanor at the same time pursuing this act.

Take judicial notice that all my properties are exempt. I am an assignee from the original land patent that when from the King of England to William Penn, any of his heirs and all assignee. The original land patent in Pennsylvania says the land cannot be mortgaged or liened and the land is fee simple forever.

An act of Congress fairs in Senate document 43 says the ultimate ownership of all property belongs to the state and its citizens have use of the property. Senate document 43 says I'm not the owner of the property I just have use of it. nobody can take it off me except the president of the United States and or the governor of Pennsylvania and neither one of them will be filing a proof of claim in this matter.

My other exemptions about state and local taxation is that Federal Reserve notes are exempt from state and local taxation see Memphis Bank versus Garner and 31 USC 3124.

Take judicial notice I'm the only creditor in this matter when it deals with a credit application and the promissory note.

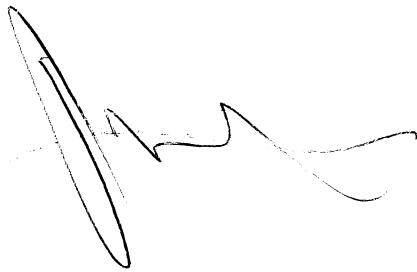
The only other creditors are utility companies that gave lawful consideration like some sort of service like light gas water electric. no one else has given any kind of consideration when it deals with a credit application and a promissory note.

Take judicial notice pursuant to article 3 of The Uniform Commercial Code 3 - 105 and 3-306 I'm entitled to the proceeds of the sale of any instrument and or financial asset I have a right to rescind negotiations of any negotiable instrument along with the instrument back or its proceeds I want the proceeds being offset on any alleged obligation that I so-called have. The bankruptcy act says I'm entitled to set off. in Jesinosky versus Countrywide a Supreme Court case says I'm entitled to resend I want my rescission money and or have it applied to any alleged obligation.

I object to being called a debtor, when I'm not on most of these unproven claims and debts. I reserve all my right without recourse.

What type of species do I owe federal reserve notes, legal tender such as promissory notes and or bills of Exchange.

Vance Strader

A handwritten signature, likely of Vance Strader, consisting of a large, stylized 'V' followed by a series of connected loops and a horizontal line.

Fill in this information to identify your case.

Debtor 1	<u>Vance Strader</u>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	<u>Western</u>		District of <u>PA</u>
Case number	<u>2020346</u>		
(If known)			

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with **PRIORITY** claims and Part 2 for creditors with **NONPRIORITY** claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on **Schedule A/B: Property** (Official Form 106A/B) and on **Schedule G: Executory Contracts and Unexpired Leases** (Official Form 106G). Do not include any creditors with partially secured claims that are listed in **Schedule D: Creditors Who Have Claims Secured by Property**. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☒ No. Go to Part 2.

☐ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.1

Priority Creditor's Name _____	Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____
Number _____ Street _____	When was the debt incurred? _____
City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply.
Who incurred the debt? Check one.	<input type="checkbox"/> Contingent
<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Unliquidated
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Disputed
<input type="checkbox"/> Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:
<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Domestic support obligations
<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Taxes and certain other debts you owe the government
Is the claim subject to offset?	<input type="checkbox"/> Claims for death or personal injury while you were intoxicated
<input type="checkbox"/> No	<input type="checkbox"/> Other. Specify _____
<input type="checkbox"/> Yes	

2.2

Priority Creditor's Name _____	Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____
Number _____ Street _____	When was the debt incurred? _____
City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply.
Who incurred the debt? Check one.	<input type="checkbox"/> Contingent
<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Unliquidated
<input type="checkbox"/> Debtor 2 only	<input type="checkbox"/> Disputed
<input type="checkbox"/> Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:
<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Domestic support obligations
<input type="checkbox"/> Check if this claim is for a community debt	<input type="checkbox"/> Taxes and certain other debts you owe the government
Is the claim subject to offset?	<input type="checkbox"/> Claims for death or personal injury while you were intoxicated
<input type="checkbox"/> No	<input type="checkbox"/> Other. Specify _____
<input type="checkbox"/> Yes	

Debtor 1

First Name

Middle Name

Last Name

Document

Page 22 of 64

Case number (if known)

2020346

Part 1: Your PRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Total claim

Priority
amountNonpriority
amount

<input type="checkbox"/>	<p>Priority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>
<input type="checkbox"/>	<p>Priority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>
<input type="checkbox"/>	<p>Priority Creditor's Name _____</p> <p>Number _____ Street _____</p> <p>City _____ State _____ ZIP Code _____</p> <p>Who incurred the debt? Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number _____ \$ _____ \$ _____ \$ _____</p> <p>When was the debt incurred? _____</p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of PRIORITY unsecured claim:</p> <p><input type="checkbox"/> Domestic support obligations</p> <p><input type="checkbox"/> Taxes and certain other debts you owe the government</p> <p><input type="checkbox"/> Claims for death or personal injury while you were intoxicated</p> <p><input type="checkbox"/> Other. Specify _____</p>

Debtor 1

Name Strader
First Name Middle Name Last Name

Case number (if known)

2020346

Part 2: List All of Your NONPRIORITY Unsecured Claims**3. Do any creditors have nonpriority unsecured claims against you?**☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.☒ Yes**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.**

4.1

Capital one
 Nonpriority Creditor's Name
 1680 Capital one dr
 Number Street
 McLean VA 22102
 City State ZIP Code

Last 4 digits of account number

4407

Total claim

\$ 1,238

When was the debt incurred?

1-7-03

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☒ Yes

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify _____

4.2

Capital one
 Nonpriority Creditor's Name
 1680 Capital one dr
 Number Street
 McLean VA 22102
 City State ZIP Code

Last 4 digits of account number

2700

\$ 550

When was the debt incurred?

11-21-02

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☒ Yes

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify _____

4.3

Creditone Bank
 Nonpriority Creditor's Name
 680 S. Cimarron Rd
 Number Street
 Las Vegas Nevada 89193
 City State ZIP Code

Last 4 digits of account number

7500

\$ 1998

When was the debt incurred?

4-3-02

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☒ Yes

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify _____

Debtor 1

Vance Strader
First Name Middle Name Last Name

Document

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Case number (if known)

2020346

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

Total claim

DISCOVER
Nonpriority Creditor's Name
500 E. Market St
Number Street
Greenwood DE 19950
City State ZIP Code

Last 4 digits of account number

2521

\$ 2148

When was the debt incurred?

8-7-08

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify _____

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☒ Yes

Mercury
Nonpriority Creditor's Name
520 6. St.
Number Street
Brookings SD 57006
City State ZIP Code

Last 4 digits of account number

8627

\$ 2106

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify _____

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☒ Yes

Wells Fargo Card
Nonpriority Creditor's Name
420 Montgomery St
Number Street
Des Moines IA 50306
City State ZIP Code

Last 4 digits of account number

8974

\$ 4325

When was the debt incurred?

9-27-06

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☒ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify _____

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☐ No
☒ Yes

Debtor 1

Vance Strader

Case number (if known)

2020 346

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Wells Fargo Card
Name
7000 Vistadr
Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

W. Des Moines IA 50266
City State ZIP Code

Last 4 digits of account number

3437
I have a set off

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number ____

Name
Number Street
City State ZIP Code

Name
Number Street
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number ____

Name
Number Street
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number ____

Name
Number Street
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number ____

Name
Number Street
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number ____

Name
Number Street
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ____ of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured

Claims

Last 4 digits of account number ____

Debtor 1

First Name

Middle Name

Last Name

Document

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Case number (if known)

2020346

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

**Total claims
from Part 1**

6a. Domestic support obligations

6a. \$ 0

6b. Taxes and certain other debts you owe the government

6b. \$ 0

6c. Claims for death or personal injury while you were intoxicated

6c. \$ 0

6d. Other. Add all other priority unsecured claims.
Write that amount here.

6d. + \$ 0

6e. Total. Add lines 6a through 6d.

6e. \$ 0

Total claim**Total claims
from Part 2**

6f. Student loans

6f. \$ 0

6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims

6g. \$ 0

6h. Debts to pension or profit-sharing plans, and other similar debts

6h. \$ 0

6i. Other. Add all other nonpriority unsecured claims.
Write that amount here.

6i. + \$ 0

6j. Total. Add lines 6f through 6i.

6j. \$ 0

Total claim

Fill in this information to identify your case

Debtor	<u>Vance Strader</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse If filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western</u>		District of <u>Pa</u>
Case number (If known)	<u>2020 346</u>		

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?
☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).
2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	<p>Name <u>Ed Thomas</u></p> <p>Number <u>432</u> Street <u>Ella St</u></p> <p>City <u>Wilkesburg</u> State <u>PA</u> ZIP Code <u>15221</u></p>	<p>rental Lease \$450</p>
2.2	<p>Name <u>Marta Putney</u></p> <p>Number <u>432</u> Street <u>Ella St</u></p> <p>City <u>Wilkesburg</u> State <u>PA</u> ZIP Code <u>15221</u></p>	<p>rental Lease \$350</p>
2.3	<p>Name <u>Greg Diamond</u></p> <p>Number <u>432</u> Street <u>Ella St</u></p> <p>City <u>Wilkesburg</u> State <u>PA</u> ZIP Code <u>15221</u></p>	<p>rental lease \$500</p>
2.4	<p>Name <u>Frank Harris</u></p> <p>Number <u>432</u> Street <u>Ella St</u></p> <p>City <u>Wilkesburg</u> State <u>PA</u> ZIP Code <u>15221</u></p>	<p>rental Lease \$375</p>
2.5	<p>Name <u>1045 Silverdale St</u></p> <p>Number <u>1045</u> Street <u>Silverdale St</u></p> <p>City <u>Pittsburgh</u> State <u>PA</u> ZIP Code <u>15221</u></p>	<p>rental Lease \$475</p>

Debtor 1

Vance Strader
 First Name Middle Name Last Name

Case number (if known)

2020346

Additional Page if You Have More Contracts or Leases

Person or company with whom you have the contract or lease

What the contract or lease is for

22	<p>Candice Berry Name 8436 Dersam St Number Street Pittsburgh PA 15235 City State ZIP Code</p>	Rental \$565
2.	<p>8440 Dersam St Name Number Street Pittsburgh PA 15235 City State ZIP Code</p>	getting Tenant
2.	<p>8525 Pershing St Name Number Street Pittsburgh PA 15235 City State ZIP Code</p>	getting Tenant
2.	<p>7218 Somerset St Name Number Street Pittsburgh PA 15235 City State ZIP Code</p>	getting Tenant
2.	<p>Aaron Strader Name 7234 Kedron Number Street Pgh Pa 15208 City State ZIP Code</p>	\$400 on rent
2.	<p>Chayne Strader Name 231 Yosemite Dr Number Street Pgh Pa 15235 City State ZIP Code</p>	\$400 \$150 rent
2.	<p>AT&T Wireless Name 208 S. Arard St Number Street Dallas TX 75202 City State ZIP Code</p>	cell \$45
2.	<p>Name Number Street City State ZIP Code</p>	

Fill in this information to identify your case.

Debtor 1	<u>Vance Strader</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	<u>Western</u>		District of <u>PA</u>
Case number (If known)	<u>2070346</u>		

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☒ No
☐ Yes. In which community state or territory did you live? _____ Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

Number Street

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

N/A

Name

Number Street

City State ZIP Code

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

3.2

N/A

Name

Number Street

City State ZIP Code

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

3.3

N/A

Name

Number Street

City State ZIP Code

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

Fill in this information to identify your case.

Debtor 1 Vance Strader
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) Western District of Pa
First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of Pa

Case number (if known) 2020 346

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

- ☐ Employed
- ☒ Not employed

- ☐ Employed
- ☐ Not employed

Occupation

Employer's name

Employer's address

Uber

555 Market St
Number Street

San Francisco
CA 94105
City State ZIP Code

How long employed there?

2 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

For Debtor 1

For Debtor 2 or non-filing spouse

2. \$2500-3500 \$

3. + \$ + \$

4. 2500-3500 \$

Debtor 1

First Name Middle Name Last Name

Case number (if known)

2020346

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$2500	\$3500
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	\$ none	\$
5b. Mandatory contributions for retirement plans	\$ none	\$
5c. Voluntary contributions for retirement plans	\$ none	\$
5d. Required repayments of retirement fund loans	\$ none	\$
5e. Insurance	\$ 250 mo	\$
5f. Domestic support obligations	\$ none	\$
5g. Union dues	\$ none	\$
5h. Other deductions. Specify: _____	\$ 030 m	\$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	\$ 250	\$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$ 2100 - 3100	\$
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	\$ see 9h	\$
8b. Interest and dividends	\$ 0	\$
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	\$ 0	\$
8d. Unemployment compensation	\$ 0	\$
8e. Social Security	\$ 0	\$
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ 0	\$
8g. Pension or retirement income	\$ 0	\$
8h. Other monthly income. Specify: <u>rental</u>	\$ 2500 - 4500	\$
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	\$	\$
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	\$ 4600 - 7600	\$
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: <u>Remodeling if Choose</u>		
		11. + \$ 1600
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies		12. \$ 5600 - 8600 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <u>200-300 day driving 6000-9000 month, 5200 from 911 ren</u>		

Fill in this information to identify your case:

Debtor 1 Vance Brader
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court for the Western District of Pa
Case number 2020346
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
☐ Yes. Does Debtor 2 live in a separate household?
☐ No
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.
Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues

Your expenses

4. \$ 1320
4a. \$ 374
4b. \$ 200
4c. \$ 0
4d. \$ 0

Debtor 1

Vence Strader
First Name Middle Name Last Name

Case number (if known)

2020346

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0

6. Utilities:

6a. Electricity, heat, natural gas

6a. \$ 150

6b. Water, sewer, garbage collection

6b. \$ 161

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 35

6d. Other. Specify: _____

6d. \$ _____

7. Food and housekeeping supplies

7. \$ 125

8. Childcare and children's education costs

8. \$ 0

9. Clothing, laundry, and dry cleaning

9. \$ 25

10. Personal care products and services

10. \$ 25

11. Medical and dental expenses

11. \$ 0

12. Transportation. Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ 400

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 10

14. Charitable contributions and religious donations

14. \$ 0

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ 30

15b. Health insurance

15b. \$ 0

15c. Vehicle insurance

15c. \$ 220

15d. Other insurance. Specify: _____

15d. \$ _____

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16. \$ 0

17. Installment or lease payments:

17a. Car payments for Vehicle 1

17a. \$ 0

17b. Car payments for Vehicle 2

17b. \$ 0

17c. Other. Specify: _____

17c. \$ 0

17d. Other. Specify: _____

17d. \$ 0

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18. \$ 0

19. Other payments you make to support others who do not live with you.

Specify: _____

19. \$ 0

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

20a. \$ 0

20b. Real estate taxes

20b. \$ 0

20c. Property, homeowner's, or renter's insurance

20c. \$ 0

20d. Maintenance, repair, and upkeep expenses

20d. \$ 0

20e. Homeowner's association or condominium dues

20e. \$ 0

Debtor 1

Vance Strader
First Name Middle Name Last Name

Case number (if known)

2020346

21. Other. Specify: _____

21. +\$ 0

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

22a. \$ 3058

22b. \$

22c. \$

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23b. Copy your monthly expenses from line 22c above.

23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income.

23a. \$ 5600 - 8600

23b. -\$ 3058

23c. \$ 2542 - 5542

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain here: 200 - 300 day for driving 8-12 hour a day
6000 - 9000 if I have to or choose to.
\$4500 - 6000 for rent out all my houses.

Fill in this information to identify your case

Debtor 1 Vance Strader
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Western District of Pg

Case number
(if known) 2020346

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
<u>23 Yosemite Dr</u> Number Street <u>Pg Pg 1523</u> City State ZIP Code	From <u>Back</u> To <u>Fourth</u>	<input type="checkbox"/> Same as Debtor 1 Number Street City State ZIP Code	<input type="checkbox"/> Same as Debtor 1 From _____ To _____
<u>7234 Kedron St</u> Number Street <u>Pg Pg 15208</u> City State ZIP Code	From <u>Back</u> To <u>Fourth</u>	<input type="checkbox"/> Same as Debtor 1 Number Street City State ZIP Code	<input type="checkbox"/> Same as Debtor 1 From _____ To _____

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1

Vance Strader
First Name Middle Name Last Name

Case number (if known)

2020346

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No

☒ Yes. Fill in the details.

Driving
rentals
repair

From January 1 of current year until
the date you filed for bankruptcy:

Debtor 1	Debtor 2
Sources of income Check all that apply.	Sources of income Check all that apply.
Gross income (before deductions and exclusions)	Gross income (before deductions and exclusions)

☒ Wages, commissions,
bonuses, tips
☒ Operating a business

\$2500-4600

☐ Wages, commissions,
bonuses, tips
☐ Operating a business

\$

For last calendar year:

(January 1 to December 31, 2019)

☒ Wages, commissions,
bonuses, tips
☒ Operating a business

\$2500-4600

☐ Wages, commissions,
bonuses, tips
☐ Operating a business

\$

For the calendar year before that:

(January 1 to December 31, 2018)

☒ Wages, commissions,
bonuses, tips
☒ Operating a business

\$2500-4800

☐ Wages, commissions,
bonuses, tips
☐ Operating a business

\$

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No

☒ Yes. Fill in the details.

From January 1 of current year until
the date you filed for bankruptcy:

Debtor 1	Debtor 2
Sources of income Describe below.	Sources of income Describe below.
Gross income from each source (before deductions and exclusions)	Gross income from each source (before deductions and exclusions)

Driving
rental
repair

\$2500-3600 mo

\$900-1800 mo

\$0-500 mo

\$

\$

\$

For last calendar year:

(January 1 to December 31, 2019)

Driving
rental
Repair

\$2500-3600

\$900-1800

\$0-500

\$

\$

\$

For the calendar year before that:

(January 1 to December 31, 2018)

Driving
rental
Repair

\$2500-3600

\$900-1800

\$50-800

\$

\$

\$

Debtor 1

Vance Stader
First Name Middle Name Last Name

Case number (if known)

2020346

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

☐ No. Go to line 7.

☒ Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
PPH 3000 Hearden Hall Dr Mt Laurel NJ 08054		\$209 mo	\$16,000	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other
SPS 3517 S. Decker Lake Dr Salt Lake City UT 84119		\$510 mo	\$35,000	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other
Wells Fargo 1200 West 7th St Los Angeles CA 90017		\$365	\$36,000	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other

Set off owed to me

Set off owed to me

Set off owed to me

see attachment & set off

Debtor 1

Vance Strider
 First Name Middle Name Last Name

Case number (if known)

2020346

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	\$ _____	\$ _____	
Insider's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	\$ _____	\$ _____	

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	\$ _____	\$ _____	
Insider's Name _____ Number _____ Street _____ City _____ State _____ ZIP Code _____	\$ _____	\$ _____	

Vance Strader

Debtor 1

First Name Middle Name Last Name

Case number (if known)

2020346

Part 4: Identify Legal Actions, Repossessions, and Foreclosures**9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No☒ Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title <u>Foreclosure</u> Case number <u>MG-15-1358</u> <u>U6 Bank</u>	Court Name <u>Court of Common Pleas</u> <u>414 Grant</u> Number Street <u>Rd</u> <u>Pa</u> <u>15219</u> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title <u>Foreclosure</u> Case number <u>MG-19-00</u> <u>Wells Fargo</u>	Court Name <u>Court of Common Pleas</u> <u>414 Grant St</u> Number Street <u>Rd</u> <u>Pa</u> <u>15219</u> City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.☐ Yes. Fill in the information below.

Describe the property	Date	Value of the property
Creditor's Name _____ Number Street _____ City State ZIP Code _____		\$ _____
Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
Creditor's Name _____ Number Street _____ City State ZIP Code _____		\$ _____
Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1

Vance Strader
 First Name Middle Name Last Name

Case number (if known)

2020346

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

Creditor's Name	Describe the action the creditor took	Date action was taken	Amount
Number Street City State ZIP Code			\$

Last 4 digits of account number: XXXX- _ _ _ _

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☐ No

☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☐ No

☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you	7132 Jonathan PL Pgh Pa 15208 Pgh Pa 15235 SON	9mo 99e	\$30,000
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			\$
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			\$

Debtor 1

Vance Strader
First Name Middle Name Last Name

Case number (if known) 2020346

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			\$
			\$
Number Street			
City State ZIP Code			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
			\$

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☒ No

☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid		
Number Street		\$
		\$
City State ZIP Code		
Email or website address		
Person Who Made the Payment, if Not You		

Debtor 1

Vance Strader
 First Name Middle Name Last Name

Case number (if known) 2020346

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid Number Street City State ZIP Code Email or website address Person Who Made the Payment, if Not You		\$
		\$

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
 Do not include any payment or transfer that you listed on line 16.

☒ No
☐ Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid Number Street City State ZIP Code		\$
		\$

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
 Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
 Do not include gifts and transfers that you have already listed on this statement.

☒ No
☐ Yes. Fill in the details.

Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you		
Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you		

Debtor 1

Vance Strader
First Name Middle Name Last Name

Case number (if known)

2020 346

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

- ☒ No
☐ Yes. Fill in the details.

Description and value of the property transferred	Date transfer was made
Name of trust _____ _____ _____	_____ _____ _____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
XXXX-_____ Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____ _____ _____	\$_____ _____ _____
XXXX-_____ Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____ _____ _____	\$_____ _____ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution _____ Number Street _____ City State ZIP Code _____	Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 Vance Strader Case number (if known) 2020346
 First Name Middle Name Last Name

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No

☐ Yes. Fill in the details.

Name of Storage Facility	Who else has or had access to it?	Describe the contents	Do you still have it?
Number Street City State ZIP Code	Name Number Street City State ZIP Code		<input type="checkbox"/> No <input type="checkbox"/> Yes

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No

☐ Yes. Fill in the details.

Owner's Name	Where is the property?	Describe the property	Value
Number Street City State ZIP Code	Number Street City State ZIP Code		\$ _____

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No

☐ Yes. Fill in the details.

Name of site	Governmental unit	Environmental law, if you know it	Date of notice
Number Street City State ZIP Code	Governmental unit Number Street City State ZIP Code		

Debtor 1 Vance Strader
First Name Middle Name Last Name

Case number (if known) 2020346

25. Have you notified any governmental unit of any release of hazardous material?

☒ No

☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No

☐ Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title		<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Court Name		
Number Street		
Case number	City State ZIP Code	

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☒ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

Business Name Number Street City State ZIP Code	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN. EIN: _____
	Name of accountant or bookkeeper	Dates business existed From _____ To _____
	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN. EIN: _____
Business Name Number Street City State ZIP Code	Name of accountant or bookkeeper	Dates business existed From _____ To _____

Debtor 1 Vance Strader
First Name Middle Name Last Name

Case number (if known) 2020346

Business Name Number Street City State ZIP Code	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN. EIN: _____
	Name of accountant or bookkeeper	Dates business existed From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No
☐ Yes. Fill in the details below.

Date issued _____

Name _____ MM / DD / YYYY

Number Street _____

City State ZIP Code _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

☒ [Signature]
Signature of Debtor 1

☒ _____
Signature of Debtor 2

Date 030320

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No
☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 Vance Strader
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Western Middle Name Last Name

United States Bankruptcy Court for the: District of Pg

Case number 2020346
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

[Signature]
Signature of Debtor 1

[Signature]
Signature of Debtor 2

Date 3/3/20
MM / DD / YYYY

Date _____
MM / DD / YYYY

Fill in this information to identify your case

Debtor 1 Vance Strader
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the District of Pa

Case number 2020346
(If known)

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from *Schedule A/B*

1b. Copy line 62, Total personal property, from *Schedule A/B*

1c. Copy line 63, Total of all property on *Schedule A/B*

Your assets

Value of what you own

\$ 274,000

\$ 914,077

\$ 1,209,077

Part 2: Summarize Your Liabilities

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D*

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*

Your liabilities

Amount you owe

\$ 241,300

\$ 0

+ \$ 0

Your total liabilities

\$ 241,300

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of *Schedule I*

\$ 5600 - 8600

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of *Schedule J*

\$ 3058

Debtor 1

First Name Middle Name Last Name

Vance Strader

Case number (if known)

2020346

Part 4: Answer These Questions for Administrative and Statistical Records6. Are you filing for bankruptcy under Chapters 7, 11, or 13? 13☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.☒ Yes

7. What kind of debt do you have?

☒ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.☐ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.8. From the *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$5000 - 7200

9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:

Total claim

From Part 4 on *Schedule E/F*, copy the following:

9a. Domestic support obligations (Copy line 6a.)

\$ 0

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$ 0

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 0

9d. Student loans. (Copy line 6f.)

\$ 0

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$ 0

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+ \$ 0

9g. Total. Add lines 9a through 9f.

\$ 0

Fill in this information to identify your case:

Debtor 1 Vance Strader
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of Pg

Case number (if known) 2020346

☐ Check if this is an amended filing

Official Form 122C-2

Chapter 13 Calculation of Your Disposable Income

04/19

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.



National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

6. Food, clothing, and other items: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

\$ 0

7. Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Debtor 1

First Name Middle Name Last Name

Case number (if known)

Vance Strader

2020346

People who are under 65 years of age

7a. Out-of-pocket health care allowance per person \$ 0

7b. Number of people who are under 65 X 0

7c. Subtotal. Multiply line 7a by line 7b.

\$ 0

Copy
here →

\$ 0

People who are 65 years of age or older

7d. Out-of-pocket health care allowance per person \$ 0

7e. Number of people who are 65 or older X 0

7f. Subtotal. Multiply line 7d by line 7e.

\$ 0

Copy
here →

+ \$ 0

7g. Total. Add lines 7c and 7f.

\$ 0

Copy here →

\$ 0

**Local
Standards**

You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities – Insurance and operating expenses
- Housing and utilities – Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities – Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses.

\$ 0

9. **Housing and utilities – Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.

\$ 0

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor	Average monthly payment
----------------------	-------------------------

U.S. Bank
SPG
Wells Fargo
PPH

\$

\$

+ \$

\$ 1894

Copy
here →

- \$ 1894

Repeat this amount
on line 33a.

9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this number is less than \$0, enter \$0.

\$

Copy here →

\$ 1894

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.

Explain
why:

black area slum and ghetto

\$ 866

Debtor 1

First Name Middle Name Last Name

Case number (if known)

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11. Local transportation expenses: Check the number of vehicles for which you claim an ownership or operating expense.**12. Vehicle operation expense:** Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area.\$ ~~486~~**13. Vehicle ownership or lease expense:** Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1

Describe Vehicle 1:

ACURA RDX 2010

~~Chevy HHR 2008~~

13a. Ownership or leasing costs using IRS Local Standard

\$ ~~1016~~ 508

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1

Average monthly payment

0
0

\$ 0

+ \$ 0

Total average monthly payment

\$ 0

Copy here →

- \$ 0

Repeat this amount on line 33b.

13c. Net Vehicle 1 ownership or lease expense

Subtract line 13b from line 13a. If this number is less than \$0, enter \$0.

\$ 0

Copy net Vehicle 1 expense here →

\$ ~~1016~~

Vehicle 2

Describe Vehicle 2:

Chevy HHR 2008

13d. Ownership or leasing costs using IRS Local Standard

\$ ~~1016~~ 508

13e. Average monthly payment for all debts secured by Vehicle 2.

Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2

Average monthly payment

0
0

\$ 0

+ \$

Total average monthly payment

\$ 0

Copy here →

- \$ 0

Repeat this amount on line 33c.

13f. Net Vehicle 2 ownership or lease expense

Subtract line 13e from 13d. If this number is less than \$0, enter \$0.....

\$ 508

Copy net Vehicle 2 expense here →

\$ 508

14. Public transportation expense: If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation.

\$ 217

15. Additional public transportation expense: If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*.

\$ 0

Document Page 53 of 64

Debtor 1

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Other Necessary Expenses

In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

16. **Taxes:** The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes. Do not include real estate, sales, or use taxes. \$ 0
17. **Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs. Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings. \$ 0
18. **Life insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term. \$
19. **Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35. \$ 0
20. **Education:** The total monthly amount that you pay for education that is either required:
☐ as a condition for your job, or
☐ for your physically or mentally challenged dependent child if no public education is available for similar services. \$ 0
21. **Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. Do not include payments for any elementary or secondary school education. \$ 0
22. **Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7. Payments for health insurance or health savings accounts should be listed only in line 25. \$ 0
23. **Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. Do not include payments for basic home telephone, internet or cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Form 122C-1, or any amount you previously deducted. + \$ 45
24. **Add all of the expenses allowed under the IRS expense allowances.** Add lines 6 through 23. \$ 45

Additional Expense Deductions

These are additional deductions allowed by the Means Test.

Note: Do not include any expense allowances listed in lines 6-24.

25. **Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance \$ 0
 Disability insurance \$ 0
 Health savings account + \$ 0
 Total \$ 0

Copy total here → \$ 0

Do you actually spend this total amount?

- ☒ No. How much do you actually spend? \$ 0
☐ Yes

26. **Continuing contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b). \$ 0
27. **Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. By law, the court must keep the nature of these expenses confidential. \$ 0

Debtor 1

Vance Strader
 First Name Middle Name Last Name

Case number (if known)

2020346

28. Additional home energy costs. Your home energy costs are included in your insurance and operating expenses on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs.

\$ _____

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

29. Education expenses for dependent children who are younger than 18. The monthly expenses (not more than \$170.83* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school.\$ 0

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

* Subject to adjustment on 4/01/22, and every 3 years after that for cases begun on or after the date of adjustment.

30. Additional food and clothing expense. The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards.\$ 150

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

31. Continuing charitable contributions. The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4).+ \$ 0

Do not include any amount more than 15% of your gross monthly income.

32. Add all of the additional expense deductions.

Add lines 25 through 31.

\$ 223**Deductions for Debt Payment****33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Average monthly payment

Mortgages on your home33a. Copy line 9b here → \$ 1894**Loans on your first two vehicles**33b. Copy line 13b here. → \$ 033c. Copy line 13e here. → \$ 0**33d. List other secured debts:**

Name of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?	
_____	_____	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____
_____	_____	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____
_____	_____	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	+ \$ _____

33e. Total average monthly payment. Add lines 33a through 33d. → \$ _____

Copy total here →

\$ 1894

Debtor 1

First Name Middle Name Last Name

Case number (if known)

Vance Strader

2020346

34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?



No. Go to line 35.



Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
_____	_____	\$ _____ ÷ 60 =	\$ _____
_____	_____	\$ _____ ÷ 60 =	\$ _____
_____	_____	\$ _____ ÷ 60 = + \$ _____	
Total			<div style="border: 1px solid black; padding: 2px;">\$ _____</div> <div style="display: inline-block; vertical-align: middle;">Copy total here →</div> <div style="border: 1px solid black; padding: 2px; margin-left: 10px;">\$ _____</div>

35. Do you owe any priority claims—such as a priority tax, child support, or alimony—that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.



No. Go to line 36.



Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims. _____ \$ _____ ÷ 60 \$ _____

36. Projected monthly Chapter 13 plan payment

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense

\$ N/A 3200

x _____

\$ N/A Copy total here → \$ N/A

37. Add all of the deductions for debt payment. Add lines 33e through 36.

\$ N/A

Total Deductions from Income

38. Add all of the allowed deductions.

Copy line 24, All of the expenses allowed under IRS expense allowances \$ 0

Copy line 32, All of the additional expense deductions \$ 0

Copy line 37, All of the deductions for debt payment + \$ 0

Total deductions \$ 0

Copy total here →

\$ 0

Debtor 1

Vance Stigder
 First Name Middle Name Last Name

Case number (if known)

2020346

Part 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)

39. Copy your total current monthly income from line 14 of Form 122C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period.

\$5000-7200

40. Fill in any reasonably necessary income you receive for support for dependent children. The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child.

\$ 0

41. Fill in all qualified retirement deductions. The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19).

\$ 0

42. Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A). Copy line 38 here → \$

43. Deduction for special circumstances. If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
_____	\$ _____
_____	\$ _____
_____	+ \$ _____
Total	\$ _____

Copy here →

+ \$

44. Total adjustments. Add lines 40 through 43.

\$

Copy here →

- \$ 0

45. Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from line 39.

\$ 0

Part 3: Change in Income or Expenses

46. Change in income or expenses. If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input checked="" type="checkbox"/> 122C-1	—	Can increase if need		<input type="checkbox"/> Increase	\$ 0
<input checked="" type="checkbox"/> 122C-2	—			<input type="checkbox"/> Decrease	
<input checked="" type="checkbox"/> 122C-1	—	same as above		<input type="checkbox"/> Increase	\$ 0
<input checked="" type="checkbox"/> 122C-2	—			<input type="checkbox"/> Decrease	
<input checked="" type="checkbox"/> 122C-1	—	same as above		<input type="checkbox"/> Increase	\$ 0
<input checked="" type="checkbox"/> 122C-2	—			<input type="checkbox"/> Decrease	
<input checked="" type="checkbox"/> 122C-1	—	same as above		<input type="checkbox"/> Increase	\$ 0
<input checked="" type="checkbox"/> 122C-2	—			<input type="checkbox"/> Decrease	

Debtor 1

Vance Strader
First Name Middle Name Last Name

Case number (if known)

2020346

Part 4:

Sign Below

By signing here, under penalty of perjury you declare that the information on this statement and in any attachments is true and correct.

x

Signature of Debtor 1

x

Signature of Debtor 2

Date

03/03/20
MM/DD/YYYY

Date

MM/DD/YYYY

Fill in this information to identify your case

Debtor 1 Vance Strider
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Western District of PA

Case number
 (If known) 2020346

Check as directed in lines 17 and 21.

According to the calculations required by this Statement:

☐ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).

☒ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).

☐ 3. The commitment period is 3 years.

☒ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

Column A
Debtor 1

Column B
Debtor 2 or
non-filing spouse

2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).

\$ 2500-4800 \$ 0
 \$ 0 \$ 0

3. Alimony and maintenance payments. Do not include payments from a spouse.

4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.

\$ 2500-4800 \$ 0

5. Net income from operating a business, profession, or farm

Debtor 1 Debtor 2

Gross receipts (before all deductions)

\$ 0 \$ 0

Ordinary and necessary operating expenses

- \$ 0 - \$ 0

Net monthly income from a business, profession, or farm

\$ 0 \$ 0

Copy here →

\$ 0 \$ 0

6. Net income from rental and other real property

Debtor 1 Debtor 2

Gross receipts (before all deductions)

\$ 2600 \$ 0

Ordinary and necessary operating expenses

- \$ 100 - \$ 0

Net monthly income from rental or other real property

\$ 2500 \$ 0

Copy here →

\$ 2500 \$ 0

Debtor 1

First Name Middle Name Last Name

Case number (if known)

2020346

7. Interest, dividends, and royalties

Column A
Debtor 1

\$ 0

Column B
Debtor 2 or
non-filing spouse

\$ 0

8. Unemployment compensation

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you \$ 0

For your spouse \$ 0

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ 0

\$ 0

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$ 0

\$ 0

\$

\$

+ \$

+ \$

Total amounts from separate pages, if any.

11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$5000-7200

\$ 0

\$5000-7200

Total average
monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. \$5000-7200

13. Calculate the marital adjustment. Check one:

☐ You are not married. Fill in 0 below.☐ You are married and your spouse is filing with you. Fill in 0 below.☒ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\$ 0
\$ 0
+ \$ 0\$ 0
\$ 0
+ \$ 0

Total

\$ 0

Copy here →

\$ 0

14. Your current monthly income. Subtract the total in line 13 from line 12.

\$5000-7200

Vance Strader
 First Name Middle Name Last Name

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Case number (if known)

2020346

Debtor 1

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here →

Multiply line 15a by 12 (the number of months in a year).

15b. The result is your current monthly income for the year for this part of the form.

\$5000 - 7200

x 12

\$60000 - 86000

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live.

PA

16b. Fill in the number of people in your household.

0

16c. Fill in the median family income for your state and size of household.

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

\$53,637

17. How do the lines compare?

17a. ☐ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3.* Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).17b. ☒ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income* (Official Form 122C-2). On-line 39 of that form, copy your current monthly income from line 14 above.

Part 3:

Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11.

\$5000 - 7200

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a.

- \$ 0

19b. Subtract line 19a from line 18.

\$5000 - 7200

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b.

Multiply by 12 (the number of months in a year).

\$5000 - 7200

x 12

20b. The result is your current monthly income for the year for this part of the form.

\$60000 - 86000

20c. Copy the median family income for your state and size of household from line 16c.

\$53,637

21. How do the lines compare?

☐ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4.☒ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

2090356

Part 4:

Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

x

Signature of Debtor 1

x

Signature of Debtor 2

Date

MM / DD / YYYY

Date

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify the case:

Debtor name Vance Strader
United States Bankruptcy Court for the Western District of 09
(State)
Case number (if known): 2020346

this form does not apply
To me

☐ Check if this is an amended filing

Official Form 207

Statement of Financial Affairs for Non-Individuals Filing for Bankruptcy

04/19

The debtor must answer every question. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and case number (if known).

Part 1: Income

1. Gross revenue from business

I don't have a business

☐ None

Identify the beginning and ending dates of the debtor's fiscal year, which may be a calendar year

Sources of revenue
Check all that apply

Gross revenue
(before deductions and exclusions)

From the beginning of the fiscal year to filing date:

From MM/DD/YYYY to Filing date

☐ Operating a business
☐ Other

\$

For prior year:

From MM/DD/YYYY to MM/DD/YYYY

☐ Operating a business
☐ Other

\$

For the year before that:

From MM/DD/YYYY to MM/DD/YYYY

☐ Operating a business
☐ Other

\$

2. Non-business revenue

Include revenue regardless of whether that revenue is taxable. *Non-business income* may include interest, dividends, money collected from lawsuits, and royalties. List each source and the gross revenue for each separately. Do not include revenue listed in line 1.

☐ None

Description of sources of revenue

Gross revenue from each source
(before deductions and exclusions)

From the beginning of the fiscal year to filing date:

From MM/DD/YYYY to Filing date

\$

For prior year:

From MM/DD/YYYY to MM/DD/YYYY

\$

For the year before that:

From MM/DD/YYYY to MM/DD/YYYY

\$

Uber

20-20346 CMB

Vance Strader

Tax Summary for 2020/1

Thanks for doing driving with Uber in 2020/1. Below is a breakdown of your earnings over the month that may help you file your taxes.

Driving Totals

170

1,843

Online Miles shows all of the miles you drove while online, including off trip miles.

COMPLETED TRIPS

ONLINE MILES



Your Gross Earnings

Total Trip Earnings from Uber plus any other additional earnings



Expenses, Fees and Tax

Expenses, Fees and Tax. For a complete breakdown, please refer to table 1 on page 2.



Your Net Payout

Not for tax filing purposes. This amount represents what was paid in your bank account.

Gross Trip Earnings

+ \$2,953.26

Expenses, Fees and Tax

+ \$839.02

Net Earnings

\$2,233.16

Total Additional Earnings

+ \$118.92

\$3,072.18

\$839.02

\$2,233.16

2233.16

I do not think Uber qualifies as an employer, but I am supplying this information anyways.

This is not an official tax document. Uber does not offer any tax advice.

Check with a tax professional or go to uber.com/taxes-faq for more information



Vance Strader

Tax Summary for 2020/2

Thanks for doing driving with Uber in 2020/2. Below is a breakdown of your earnings over the month that may help you file your taxes.

Driving Totals

235

2,461

Online Miles shows all of the miles you drove while online, including off trip miles.

COMPLETED TRIPS

ONLINE MILES



Your Gross Earnings

Total Trip Earnings from Uber plus any other additional earnings

Gross Trip Earnings +\$3,691.32

Total Additional Earnings +\$356.26

\$4,047.58



Expenses, Fees and Tax

Expenses, Fees and Tax. For a complete breakdown, please refer to Table 1 on page 2.

Expenses, Fees and Tax

\$1,071.93



Your Net Payout

Not for tax filing purposes. This amount represents what was paid in your bank account.

Net Earnings

\$2,975.65

\$2,975.65

2,975.65

This is not an official tax document. Uber does not offer any tax advice.

Check with a tax professional or go to uber.com/taxes-faq for more information

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